

man; but it merely nettled Maddy. "These folks have made their friends and connections," he thought, "and they haven't much use for an outsider. So it's up to me to make friends and connections too. I'll go right out and see Miller."

He walked briskly along Broadway until he reached the Realty Tower, and there, on the twenty-fifth floor, a world-weary clerk took his card and disappeared into an inner room. Through the open door Maddy heard an indifferent voice:

"Madigan? Who's Madigan?"

The owner of that name strode along the hall until he came to that door, and there he wheeled right in. "How do you do, Mr. Miller?" he cried. "I'm Madigan! Madigan's the man who put Mapesville on the map, and I've just dropped in to tell you about it!"

**MYRON MILLER** frowned. His face and hair were a study in pink and silver, and the perfection of his clothes indicated a valet who was an artist in his line. Nevertheless the slight contraction of his brows was as unmistakable as a longshoreman's rage, and Madigan knew he was in for a struggle.

As a matter of fact, the King of New York Realty Operators showed his displeasure for three reasons. In the first place, he had lately acquired a fashionable wife and aristocratic tendencies; wherefore Madigan's unconventional appearance jarred him. Secondly, he had met so many glad-handed pirates with intricate designs for scuttling his checkbook that he was suspicious of every smile, of every pleasant word. And in the last place, two of his banks had just intimated that a reduction of his loan account was not only advisable, but imperative; and at that period of his history Miller was up to his frowning eyebrows in so many deals that ready money and the breath of life were hardly anything more than synonymous terms with him.

He listened to Madigan with the wall-eyed expression of a man who is thinking of something else.

"Yes, yes," he interrupted. "But—er—Mr. Radigan—I shall have to ask you to call again. You see, there are only so many hours in a day, and I happen to be particularly busy this week. What was your idea in calling, by the way?"

"I wanted to make your acquaintance," said Madigan with wide-open eyes.

"Yes, yes. But why?"

"Because it's my ambition to break into New York real estate."

"Can you sell lots, Mr.—er—"

"Madigan's my name. Yes, I can sell lots. You mean on a commission basis?"

"Naturally."

"I can sell lots on a commission basis as fast as you can, Mr. Miller. But also, like yourself, I can make money faster than that."

"There are many men who think the same," said Miller in a listless tone. He picked up his pen and dipped it in the ink. "There are millions of them right here in New York, for instance."

"But I've shown what I can do in Mapesville—"

"Unfortunately, Mapesville isn't New York."

Madigan's teeth shut tight. "I see," he nodded. "It's up to me to make a local reputation; isn't that it? Just now it's a case of 'Who's Madigan?' All right. I'll find a way to answer your question." He held out his hand. "Good-by, Mr. Miller," he cheerfully exclaimed. "You'll hear from me again before long. And when you do," he inwardly added, "it's going to be some noise!"

**FOR** a week Madigan looked around and sized up his task. It didn't take him long to discover just how small a chance a hundred thousand dollars in New York real estate had.

"All the same," he told himself, "I've got to make a reputation somehow. But how? How? HOW?" A short, sharp question, full of meat and muscle, which has knocked out many a weaker man than Madigan.

One day on the lower West Side, where he had gone to see the transatlantic liners,

he found himself with no smaller change than a twenty-dollar bill. "No use getting on a car with that," he thought. "I'll change it in one of these stores."

He entered a large commission house, one of hundreds that make their headquarters in that neighborhood. Over the door was the sign "Simmons & Son. Est. 1857." Making his way between the barrels of produce he came at last to an office in the rear. "Mr. Simmons in?" he called.

A white-haired man rose.

"Sorry to trouble you, Mr. Simmons," smiled Maddy. "But will you change a twenty-dollar bill for a stranger? Thank you, sir. Not much danger of starving to death around here."

The old man came out of the cage, as fine a figure as ever stood in a background of turnips and onions, and interested (without knowing it) in Maddy's fresh color and his evident curiosity about the barrels.

"Young man," he said, "I'm going to show you some of the biggest alligator pearls you ever saw in your life," and he led the way out to the sidewalk. The next store was on the corner. It was empty.

"A place like yours is a liberal education, Mr. Simmons," said Maddy at last. "I sha'n't forget it in a hurry, nor your kindness either. If you get any more stock in here, I suppose you'll be renting this corner store too."

"No; we've got room enough. You know, I've often thought this corner store would make a good place for a bank. The nearest bank is a dozen blocks away."

Right then and there Maddy conceived the Second Great Idea of his life.

"Mr. Simmons," he said, quickly turning and holding out his hand, "if I organize a national bank in this neighborhood, will you be one of its directors?"

"If you can get the right people in it," said the other, after a thoughtful pause, "why, yes—provided, of course, that everything else is satisfactory to me."

"We'll shake on that!" laughed Madigan exultingly. "It's a go, Mr. Simmons! It's a go!"

**IN** and out of the commission district weaved William M. Madigan, every line and every move of him full of health and confidence and sincerity.

"Mr. Brown? Pleased to meet you!" This was Maddy's form of greeting.

"You know Mr. Simmons of Simmons & Son? Of course. He happened to suggest the other day how handy it would be to have a bank in this neighborhood. So I'm organizing one,—the Abingdon National Bank, named after Abingdon Square. Mr. Brown, I'm here to ask you two questions. First: Wouldn't you like to be a stockholder in your present bank, and get your share of the profits and surplus? Second: Do you know any surer, easier way of making money than buying a few shares of bank stock at par, and watching it climb?"

"I'll tell you right now, I'm not after money. I'm only after names—and, by Jove! they've got to be good names too! Mr. Brown, there are seventeen reasons why you should add your name to this subscription list—why you should write it down with this pen and blot it with this blotter—"

Up and down stairs went William M. Madigan, up to the top floors and down to the basements, getting a name here and a name there, securing subscriptions for one share, two shares, ten shares, every name making it easier to get the others, and every name meaning an additional depositor in the new bank. From Broadway to the Hudson River, and from Vesey Street to Fourteenth, he covered every business building, running back occasionally to the liveliest wires, and getting additional subscriptions or the names of other live wires.

"What better, cleaner business is there than a bank?" he argued with them. "Did you ever have a chance to get in on the ground floor of one before? Do you ever expect to have the chance again? The average value of bank shares in New York is in the neighborhood of four hun-

dred dollars. You'll pay a hundred for yours: not only that, but the Abingdon National Bank will be your bank. You people down here will own it, body, boots, and breeches. Your money won't be tied up in Wall Street loans. It will be here, every cent of it, to help you men in your own legitimate business. Look at this list of subscriptions! Do you want anybody to have an edge on you? One share of stock will cost you only a hundred dollars, and you don't have to pay a cent till every share is subscribed for."

"But I tell you, Mr. Brown, time is getting short. We've turned the corner long ago, and we're speeding home now. This fountain pen is getting worn out; but I guess it's still got spunk enough for you to add your name to the list of owners of the Abingdon National Bank."

So spoke William M. Madigan, studying his arguments as a virtuoso studies a Beethoven score, changing his talk at every call. On Sundays he explored that part of the north shore of Long Island which was within commuting distance of Herald Square; for it hadn't taken him long to find out that many of the most profitable deals in acreage had been made in that section. And so it happened that one Sunday afternoon the passing motorists stared to see a young man striding along toward the Hillecove Station. He was traveling as though he meant to throw his legs away, and he was singing all six parts of the Lucia sextet.

**A** FORTNIGHT later the stockholders of the Abingdon National Bank held their first meeting. The charter was approved, the bylaws were passed, and nominations for officers were in order.

"Gentlemen," said Mr. Simmons, "you have all made the acquaintance of Mr. Madigan, and you all know whether he has impressed you well or otherwise. A few of us have even gone to the trouble of looking him up, and I myself visited his home town to see what the folks back there had to say about him. Well, I want to tell you he's all right." (Applause.) "For sixteen years he was assistant to the president of the Milton National Bank, and everybody there likes him and respects him. He left the bank last spring, and made over a hundred thousand dollars in real estate in less than six months. Then he came to New York to see what he could do here, and we've been the first to see him in action. I tell you he can get business, and he can attend to business, and that's the sort of man who can make this bank a success. I nominate William M. Madigan to be the first president of the bank he has created."

Then up rose William M. Madigan to a volley of applause. "Gentlemen," he said, "I thank you very much; but I can't take that office or any other. I came to New York to go into the real estate business, and I organized this bank to show I had some life in me. That's all. I appreciate your compliment very much; but I beg to be excused."

"If you want to go into the real estate business later, that's got nothing to do with the present," objected Simmons. "A lot of us have got our minds made up on this, and you'll upset our plans if you won't accept the office. Anyhow, will you fill the presidency till we can find somebody else? You know, gentlemen," he concluded, turning to the stockholders, "the office of president requires a man of banking experience and business ability, and that's a combination that isn't so precious easy to find."

"I second the nomination of Mr. Madigan!" cried a hearty voice.

Madigan was about to object again, when the Third Great Idea struck him. He had been planning to call on Myron Miller and say, "You wanted to know who Madigan was. Well, Madigan's the man who came to New York, a stranger, and in less than four months had organized the Abingdon National Bank." But suddenly to his mind appeared a much neater scheme than that. Instead of rising to object, he sat tight and snug, and a minute later he heard himself unanimously elected president of the Abingdon National Bank.

**PRESIDENT MADIGAN** was signing his first batch of twenty-dollar banknote certificates, pausing occasionally to admire the general effect. At last there were only three left.

One of these he put in an envelop addressed to his mother—his mother who had always known her boy would be president of a bank some day. And when Madigan wrote the word "Milton" I smiled. He was thinking of the boy who carried papers in Milton twenty years ago, and how some of the girls pretended not to see him when they met, because of the papers under his arm and the patches on his trousers.

"But she always noticed me!" grinned Madigan, and he addressed the second twenty-dollar banknote to the girl who had waited two years.

The third one went into an envelop addressed to "Myron Miller," and the Madigan went out to make a long-promised call.

"Mr. Miller in?" he asked the weary looking clerk.

"Card, please."

Maddy took Miller's envelop out of his pocket. "There's a note of introduction in that," he smiled. "Tell him my name is in the lower right-hand corner."

A minute later the clerk came back on the hop, skip, and jump. "You're to go right in."

But on the threshold of the private office Madigan stopped.

"Well, Mr. Miller," he said, "do you know who Madigan is now?"

Myron Miller sprang to his feet and approached his visitor with the glad right hand of fellowship. In his left was the twenty-dollar banknote of the Abingdon National Bank.

"I never saw a better note of introduction in my life!" cried Miller. "Come in, Mr. Live Wire, and give me a few shocks!"

**FOR** a time they talked of Maddy's two creations: Mapesville and the bank. Then the older man mentioned some of his experiences in developing Long Island real estate.

"How much money did you make out of the Northeast Bay property?" asked Madigan, suddenly tightening in his chair.

"Nearly three millions."

"And that was a hundred and ten acres. Do you know any reason why we couldn't make as much out of the Cornelius Beeman estate, just this side of Northeast Bay?"

"You couldn't buy the Beeman estate for love or money," said the other quickly.

"No; because his wife liked it. But Mrs. Beeman went to California last month—to get a divorce, I'm afraid. Anyhow, Mr. Beeman sold me a ninety-day option on his property—"

"Yes! Mr. Miller, you see this list of directors of the Abingdon National Bank? They trust me because they know I'm on the square. So do the stockholders—to the very last man! And, what's more, they are going to keep right on trusting me as long as they live, because they'll always find me on the square. Now, sir! You and I are going to organize the Miller-Madigan Company to develop the Beeman property. I expect to do my share of the work, and I expect you to do yours. I expect to find my half of the necessary capital, and I expect you to find your half. We'll give the real estate market such a tonic as it hasn't had for years, and when it's over—I expect to get my half of the profits, and I expect you to get yours. What do you say?"

"My dear boy, I'm on! After such a letter of introduction as this I'll give you anything you want in reason—before you take it away from me. And if we don't make a million apiece on this—why, you can have it all! Ready to start right in?"

"A week from to-day. I've got another matter to attend to first—the best investment a man ever made in this world!"

"Let me in on it, will you?" coaxed Miller.

"Let you in on it?" cried Madigan. "I like that! I'm going home to be married!"